

Fill in this information to identify the case:

Debtor Name Victor H. Maia

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number: 18-16907JKF Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: May

Date report filed:

06/20/2020

MM / DD / YYYY

Line of business: Real Estate

NAISC code:

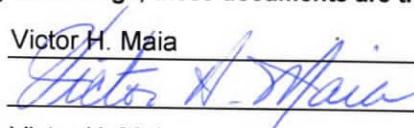
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In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Victor H. Maia

Original signature of responsible party



Printed name of responsible party

Victor H. Maia**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Debtor Name Victor H. Maia

Case number 18-16907JKF

17. Have you paid any bills you owed before you filed bankruptcy?

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ -423.57

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 6,319.54

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

- \$ 4,628.52

Report the total from *Exhibit D* here.

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

+ \$ 1,691.02

This amount may be different from what you may have calculated as *net profit*.

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

= \$ 1,267.45

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

\$ 16,502.24

(*Exhibit E*)

Debtor Name Victor H. MaiaCase number 18-16907JKF**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00

(Exhibit F)

5. Employees26. What was the number of employees when the case was filed? 027. What is the number of employees as of the date of this monthly report? 0**6. Professional Fees**28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.0029. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.0030. How much have you paid this month in other professional fees? \$ 0.0031. How much have you paid in total other professional fees since filing the case? \$ 0.00**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<i>Column A</i> Projected	<i>Column B</i> Actual	<i>Column C</i> Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>8,500.00</u>	-\$ <u>6,319.54</u>	= \$ <u>2,180.46</u>
33. Cash disbursements	\$ <u>8,000.00</u>	-\$ <u>4,628.52</u>	= \$ <u>3,371.48</u>
34. Net cash flow	\$ <u>500.00</u>	-\$ <u>1,691.02</u>	= \$ <u>-1,191.02</u>
35. Total projected cash receipts for the next month:			\$ <u>6,500.00</u>
36. Total projected cash disbursements for the next month:			-\$ <u>6,000.00</u>
37. Total projected net cash flow for the next month:			= \$ <u>500.00</u>

Debtor Name Victor H. Maia

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8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.

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Accrual Basis

Victor Maia DIP

Profit & Loss

May 2020

May 20

Ordinary Income/Expense	
Income	
Passive	
Rent INCOME	<u>6,319.54</u>
Total Passive	<u>6,319.54</u>
Total Income	<u>6,319.54</u>
Gross Profit	<u>6,319.54</u>
Expense	
Auto	269.10
Bank Service Charges	24.95
Dues & Subscription	224.30
Food	47.28
Insurance	2,475.66
L&P	650.00
Meals & Entertainment	129.66
Repairs	275.00
Supplies	132.45
Utilities	110.12
Total Expense	<u>4,338.52</u>
Net Ordinary Income	<u>1,981.02</u>
Net Income	<u>1,981.02</u>

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Victor Maia DIP

Reconciliation Summary

01-Checking XXXX2751, Period Ending 05/31/2020

	May 31, 20
Beginning Balance	1,742.80
Cleared Transactions	
Checks and Payments - 36 items	-5,828.52
Deposits and Credits - 11 items	6,619.54
Total Cleared Transactions	791.02
Cleared Balance	2,533.82
Register Balance as of 05/31/2020	2,533.82
Ending Balance	2,533.82

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Victor Maia DIP

Reconciliation Detail

01-Checking XXXX2751, Period Ending 05/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						1,742.80
Cleared Transactions						
Checks and Payments - 36 items						
Check	05/01/2020		NBCMA	X	-110.12	-110.12
Check	05/04/2020		Keller Williams Real...	X	-46.00	-156.12
Check	05/07/2020		USPS	X	-67.00	-223.12
Check	05/08/2020		USCCA	X	-22.03	-245.15
Check	05/11/2020			X	-1,500.00	-1,745.15
Check	05/11/2020		E-ZPass	X	-140.00	-1,885.15
Check	05/11/2020		Sheetz	X	-30.85	-1,916.00
Check	05/11/2020		Wawa	X	-27.75	-1,943.75
Check	05/11/2020		Wawa	X	-26.25	-1,970.00
Check	05/11/2020		Dunkin Donuts	X	-20.19	-1,990.19
Check	05/11/2020		Google	X	-15.89	-2,006.08
Check	05/12/2020		Home Depot	X	-125.00	-2,131.08
Check	05/12/2020		Grill Marks	X	-96.82	-2,227.90
Check	05/12/2020		Shell Oil	X	-44.25	-2,272.15
Check	05/12/2020		Tropical Smoothie C...	X	-27.09	-2,299.24
Check	05/13/2020		Nationwide Insurance	X	-492.73	-2,791.97
Check	05/13/2020		Nationwide Insurance	X	-237.04	-3,029.01
Check	05/13/2020		Netflix	X	-16.95	-3,045.96
Check	05/14/2020		FM Ins - Berkshire1...	X	-105.35	-3,151.31
Check	05/14/2020		FM Ins - Griscom4827	X	-105.35	-3,256.66
Check	05/14/2020		FM Ins - Tampa4755	X	-92.50	-3,349.16
Check	05/14/2020		FM Ins - Tackawann...	X	-91.47	-3,440.63
Check	05/14/2020		FM Ins - Tackawann...	X	-91.36	-3,531.99
Check	05/14/2020		FM Ins - Sellers1403	X	-89.51	-3,621.50
Check	05/14/2020		FM Ins - Wakeling20...	X	-70.72	-3,692.22
Check	05/14/2020		FM Ins - Albanus124e	X	-70.72	-3,762.94
Check	05/14/2020		FM Ins - Cloud4310	X	-70.72	-3,833.66
Check	05/14/2020		FM Ins - Fillmore1641	X	-70.72	-3,904.38
Check	05/14/2020		FM Ins - Valley5023	X	-70.72	-3,975.10
Check	05/14/2020		FM Ins - Ruscomb1...	X	-70.72	-4,045.82
Check	05/18/2020		Budget Plumbing	X	-150.00	-4,195.82
Check	05/19/2020		Amazon.com	X	-132.45	-4,328.27
Check	05/20/2020		Bright MLS	X	-111.30	-4,439.57
Check	05/21/2020		US Liability Insurance	X	-724.00	-5,163.57
Check	05/26/2020		Quickbooks Banking	X	-14.95	-5,178.52
Check	05/27/2020	128	U.S. Trustee	X	-650.00	-5,828.52
Total Checks and Payments					-5,828.52	-5,828.52
Deposits and Credits - 11 items						
Deposit	05/01/2020			X	985.00	985.00
Deposit	05/06/2020			X	150.00	1,135.00
Deposit	05/06/2020			X	918.60	2,053.60
Deposit	05/06/2020			X	1,200.00	3,253.60
Deposit	05/07/2020			X	100.00	3,353.60
Deposit	05/11/2020			X	500.00	3,853.60
Deposit	05/21/2020			X	300.00	4,153.60
Deposit	05/26/2020			X	500.00	4,653.60
Deposit	05/28/2020			X	145.00	4,798.60
Deposit	05/28/2020			X	300.00	5,098.60
Deposit	05/29/2020			X	1,520.94	6,619.54
Total Deposits and Credits					6,619.54	6,619.54
Total Cleared Transactions						
Cleared Balance					791.02	791.02
Register Balance as of 05/31/2020					791.02	2,533.82
Ending Balance					791.02	2,533.82

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Victor Maia DIP

Reconciliation Summary

02-Checking XXXX3728, Period Ending 05/31/2020

	May 31, 20
Beginning Balance	60.00
Cleared Transactions	
Checks and Payments - 2 items	-310.00
Deposits and Credits - 1 item	1,500.00
Total Cleared Transactions	<u>1,190.00</u>
Cleared Balance	<u>1,250.00</u>
Register Balance as of 05/31/2020	1,250.00
Ending Balance	1,250.00

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Victor Maia DIP

Reconciliation Detail

02-Checking XXXX3728, Period Ending 05/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						60.00
Cleared Transactions						
			Checks and Payments - 2 items			
Deposit	05/21/2020			X	-300.00	-300.00
Check	05/31/2020			X	-10.00	-310.00
			Total Checks and Payments		-310.00	-310.00
			Deposits and Credits - 1 item			
Check	05/11/2020			X	1,500.00	1,500.00
			Total Deposits and Credits		1,500.00	1,500.00
			Total Cleared Transactions		1,190.00	1,190.00
Cleared Balance					1,190.00	1,250.00
Register Balance as of 05/31/2020					1,190.00	1,250.00
Ending Balance					1,190.00	1,250.00

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Accrual Basis

Victor Maia DIP

Transaction Detail by Account - Exhibit C

May 2020

Type	Date	Num	Class	Clr	Split	Amount	Balance
Passive							
Rent INCOME							
Deposit	05/01/2020	Tackawanna4562		01-Checking	XXXX2751	985.00	985.00
Deposit	05/06/2020	Sanger2047		01-Checking	XXXX2751	1,200.00	2,185.00
Deposit	05/06/2020	Lesher5348		01-Checking	XXXX2751	150.00	2,335.00
Deposit	05/06/2020	Claridge3952		01-Checking	XXXX2751	918.60	3,253.60
Deposit	05/07/2020	Lesher5348		01-Checking	XXXX2751	100.00	3,353.60
Deposit	05/11/2020	Ruscomb162w		01-Checking	XXXX2751	500.00	3,853.60
Deposit	05/26/2020	Ruscomb162w		01-Checking	XXXX2751	500.00	4,353.60
Deposit	05/28/2020	Lesher5348		01-Checking	XXXX2751	300.00	4,653.60
Deposit	05/28/2020	Lesher5348		01-Checking	XXXX2751	145.00	4,798.60
Deposit	05/29/2020	Ruscomb162w		01-Checking	XXXX2751	1,520.94	6,319.54
Total Rent INCOME						6,319.54	6,319.54
Total Passive						6,319.54	6,319.54
TOTAL						6,319.54	6,319.54

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Victor Maia DIP

Check Detail - Exhibit D

May 2020

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		05/01/2020	NBCMA		01-Checking XXXX2751	-110.12
				-110.12	Utilities	110.12
TOTAL				-110.12		110.12
Check		05/04/2020	Keller Williams Real Estate		01-Checking XXXX2751	-46.00
				-46.00	Dues & Subscription	46.00
TOTAL				-46.00		46.00
Check		05/07/2020	USPS		01-Checking XXXX2751	-67.00
				-67.00	Dues & Subscription	67.00
TOTAL				-67.00		67.00
Check		05/08/2020	USCCA		01-Checking XXXX2751	-22.03
				-22.03	Insurance	22.03
TOTAL				-22.03		22.03
Check		05/11/2020	Sheetz		01-Checking XXXX2751	-30.85
				-30.85	Auto	30.85
TOTAL				-30.85		30.85
Check		05/11/2020	Wawa		01-Checking XXXX2751	-26.25
				-26.25	Auto	26.25
TOTAL				-26.25		26.25
Check		05/11/2020	E-ZPass		01-Checking XXXX2751	-140.00
				-140.00	Auto	140.00
TOTAL				-140.00		140.00
Check		05/11/2020	Google		01-Checking XXXX2751	-15.89
				-15.89	Meals & Entertainment	15.89
TOTAL				-15.89		15.89
Check		05/11/2020			01-Checking XXXX2751	-1,500.00
				-1,500.00	02-Checking XXXX3728	1,500.00
TOTAL				-1,500.00		1,500.00
Check		05/11/2020	Wawa		01-Checking XXXX2751	-27.75
				-27.75	Auto	27.75
TOTAL				-27.75		27.75
Check		05/11/2020	Dunkin Donuts		01-Checking XXXX2751	-20.19
				-20.19	Food	20.19
TOTAL				-20.19		20.19
Check		05/12/2020	Shell Oil		01-Checking XXXX2751	-44.25
				-44.25	Auto	44.25
TOTAL				-44.25		44.25
Check		05/12/2020	Home Depot		01-Checking XXXX2751	-125.00
				-125.00	Repairs	125.00
TOTAL				-125.00		125.00

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Victor Maia DIP
Check Detail - Exhibit D

May 2020

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		05/12/2020	Tropical Smoothie Cafe		01-Checking XXXX2751	-27.09
				-27.09	Food	27.09
TOTAL				-27.09		27.09
Check		05/12/2020	Grill Marks		01-Checking XXXX2751	-96.82
				-96.82	Meals & Entertainment	96.82
TOTAL				-96.82		96.82
Check		05/13/2020	Netflix		01-Checking XXXX2751	-16.95
				-16.95	Meals & Entertainment	16.95
TOTAL				-16.95		16.95
Check		05/13/2020	Nationwide Insurance		01-Checking XXXX2751	-492.73
				-324.19	Insurance	324.19
				-168.54	Insurance	168.54
TOTAL				-492.73		492.73
Check		05/13/2020	Nationwide Insurance		01-Checking XXXX2751	-237.04
				-37.00	Insurance	37.00
				-38.83	Insurance	38.83
				-78.30	Insurance	78.30
				-82.91	Insurance	82.91
TOTAL				-237.04		237.04
Check		05/14/2020	FM Ins - Wakeling2051		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		05/14/2020	FM Ins - Cloud4310		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		05/14/2020	FM Ins - Albanus124e		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		05/14/2020	FM Ins - Fillmore1641		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		05/14/2020	FM Ins - Sellers1403		01-Checking XXXX2751	-89.51
				-89.51	Insurance	89.51
TOTAL				-89.51		89.51
Check		05/14/2020	FM Ins - Tackawanna4649		01-Checking XXXX2751	-91.36
				-91.36	Insurance	91.36
TOTAL				-91.36		91.36
Check		05/14/2020	FM Ins - Tackawanna4562		01-Checking XXXX2751	-91.47
				-91.47	Insurance	91.47
TOTAL				-91.47		91.47

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Victor Maia DIP

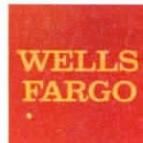
Check Detail - Exhibit D

May 2020

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		05/14/2020	FM Ins - Griscom4827		01-Checking XXXX2751	-105.35
				-105.35	Insurance	105.35
TOTAL				-105.35		105.35
Check		05/14/2020	FM Ins - Tampa4755		01-Checking XXXX2751	-92.50
				-92.50	Insurance	92.50
TOTAL				-92.50		92.50
Check		05/14/2020	FM Ins - Berkshire1909		01-Checking XXXX2751	-105.35
				-105.35	Insurance	105.35
TOTAL				-105.35		105.35
Check		05/14/2020	FM Ins - Valley5023		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		05/14/2020	FM Ins - Ruscomb162w		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		05/18/2020	Budget Plumbing		01-Checking XXXX2751	-150.00
				-150.00	Repairs	150.00
TOTAL				-150.00		150.00
Check		05/19/2020	Amazon.com		01-Checking XXXX2751	-132.45
				-132.45	Supplies	132.45
TOTAL				-132.45		132.45
Check		05/20/2020	Bright MLS		01-Checking XXXX2751	-111.30
				-111.30	Dues & Subscription	111.30
TOTAL				-111.30		111.30
Check		05/21/2020	US Liability Insurance		01-Checking XXXX2751	-724.00
				-724.00	Insurance	724.00
TOTAL				-724.00		724.00
Check		05/26/2020	Quickbooks Banking		01-Checking XXXX2751	-14.95
				-14.95	Bank Service Charges	14.95
TOTAL				-14.95		14.95
Check		05/31/2020			02-Checking XXXX3728	-10.00
				-10.00	Bank Service Charges	10.00
TOTAL				-10.00		10.00
Check	128	05/27/2020	U.S. Trustee		01-Checking XXXX2751	-650.00
				-650.00	L&P	650.00
TOTAL				-650.00		650.00

Wells Fargo Everyday Checking

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VICTOR H MAIA
 DEBTOR IN POSSESSION
 CH11 CASE #18-16907 (EPA)
 79 REDWOOD DR
 RICHBORO PA 18954-1646

Questions?

Available by phone 24 hours a day, 7 days a week:
 Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
 TTY: 1-800-877-4833
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (345)
 P.O. Box 6995
 Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Statement period activity summary

Beginning balance on 5/1	\$1,742.80
Deposits/Additions	6,619.54
Withdrawals/Subtractions	- 5,828.52
Ending balance on 5/31	\$2,533.82

Account number: **2751**

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)

Pennsylvania account terms and conditions apply
 For Direct Deposit use
 Routing Number (RTN): 031000503

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/1		Cozy Services Lt Soriano St-I0B5O1L5P4W1 Victor Maia	985.00		
5/1		Northampton Buck Nbcma Paym 200501 0002240469.0 Maia, Victor		110.12	2,617.68
5/4		Purchase authorized on 04/30 4Te*Keller William 215-757-6100 PA S460121645390153 Card 2395		46.00	2,571.68
5/6		Cozy Services Lt Rodriguez St-Q9L0W5W7R9R1 Victor Maia	150.00		
5/6		Cozy Services Lt Ramos St-H8G6D7E3U9Z2 Victor Maia	918.60		
5/6		ATM Check Deposit on 05/06 725 2ND Street Pike Richboro PA 0000854 ATM ID 3004x Card 2395	1,200.00		4,840.28
5/7		Cozy Services Lt Rodriguez St-K0M0x7U0F2E5 Victor Maia	100.00		
5/7		Purchase authorized on 05/06 USPS PO 4179200054 Richboro PA S300127640714630 Card 2395		67.00	4,873.28
5/8		Recurring Payment authorized on 05/06 Uscca/Delta Defens 877-677-1919 WI S580127291846873 Card 2395		22.03	4,851.25
5/11		Cozy Services Lt Whetstone St-L0P7S4I5N2E4 Victor Maia	500.00		
5/11		Purchase authorized on 05/08 Ptc Ezpass Csc Web State.PA.US PA S460129415957059 Card 2395		140.00	
5/11		Recurring Payment authorized on 05/08 Google*Google Musi Internet CA S580129821143102 Card 2395		15.89	
5/11		Purchase authorized on 05/09 Wawa 661 0000 Woodbridge VA S580130518736317 Card 2395		26.25	
5/11		Purchase authorized on 05/09 Sheetz 0567 0000 Roanoke Rapid NC S300130640212628 Card 2395		30.85	
5/11		Purchase authorized on 05/10 DD/Br #302068 Q35 Columbia SC S300131472345105 Card 2395		20.19	
5/11		Purchase authorized on 05/10 Wawa 8624 0008 Colonial Heig VA S460132055084627 Card 2395		27.75	
5/11		Online Transfer to Maia V Everyday Checking xxxxxxxx3728 Ref #lb084L9H4D on 05/11/20	1,500.00		3,590.32
5/12		Purchase authorized on 05/10 Grill Marks Columbia SC S460131619519138 Card 2395		96.82	
5/12		Purchase authorized on 05/10 Tropical Smoothie Columbia SC S460131720208309 Card 2395		27.09	
5/12		Purchase authorized on 05/10 Shell Oil 53906400 Bishopville SC S380131753628568 Card 2395		44.25	
5/12		Bill Pay Home Depot on-Line XXXXXXXXXXXX56670 on 05-12		125.00	3,297.16
5/13		Purchase authorized on 05/11 Nationwide Insuran 800-421-1444 OH S460132683493222 Card 2395		492.73	
5/13		Purchase authorized on 05/11 Nationwide Insuran 800-421-1444 OH S460132685247351 Card 2395		237.04	
5/13		Recurring Payment authorized on 05/12 Netflix.Com Netflix.Com CA S580133305341938 Card 2395		16.95	2,550.44
5/14		Bill Pay Fm Ins - Wakeling2051 on-Line XXXXXXXXXXXX58802 on 05-14		70.72	
5/14		Bill Pay Fm Ins - Valley5023 on-Line XXXXXXXXXXXX53602 on 05-14		70.72	
5/14		Bill Pay Fm Ins - Ruscomb162W on-Line XXXXXXXXXXXX36902 on 05-14		70.72	
5/14		Bill Pay Fm Ins - Fillmore1641 on-Line XXXXXXXXXXXX27302 on 05-14		70.72	
5/14		Bill Pay Fm Ins - Cloud4310 on-Line XXXXXXXXXXXX43302 on 05-14		70.72	
5/14		Bill Pay Fm Ins - Albanus124E on-Line XXXXXXXXXXXX37502 on 05-14		70.72	
5/14		Bill Pay Fm Ins - Sellers1403 on-Line XXXXXXXXXXXX98701 on 05-14		89.51	
5/14		Bill Pay Fm Ins - Tackawanna4649 on-Line XXXXXXXXXXXX27101 on 05-14		91.36	
5/14		Bill Pay Fm Ins - Tackawanna4562 on-Line XXXXXXXXXXXX29101 on 05-14		91.47	
5/14		Bill Pay Fm Ins - Tampa4755 on-Line XXXXXXXXXXXX03901 on 05-14		92.50	
5/14		Bill Pay Fm Ins - Griscom4827 on-Line XXXXXXXXXXXX43701 on 05-14		105.35	
5/14		Bill Pay Fm Ins - Berkshire1909 on-Line XXXXXXXXXXXX29701 on 05-14		105.35	1,550.58


Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/18		Purchase authorized on 05/16 Budget Plumbing & Northeast Phi PA S300137293795122 Card 2395		150.00	1,400.58
5/19		Bill Pay Amazon on-Line XXXXXXXXXXXX10483 on 05-19		132.45	1,268.13
5/20		Purchase authorized on 05/18 Bright Mls 888-8388200 MD S300139433123044 Card 2395		111.30	1,156.83
5/21		Online Transfer From Maia V Everyday Checking XXXXXXX3728 Ref #lb0865Cxxh on 05/21/20	300.00		
5/21		Bill Pay Usli - Palethorpe4814 on-Line xxxx35545 on 05-21		724.00	732.83
5/26		Cozy Services Lt Whetstone St-x7Q4R0N3x2N5 Victor Maia	500.00		
5/26		Quickbooks Banking		14.95	1,217.88
5/27	128	Check		650.00	567.88
5/28		Cozy Services Lt Rodriguez St-E7S3H1E3B0O8 Victor Maia	145.00		
5/28		Cozy Services Lt Rodriguez St-N5P3C2A4T7x2 Victor Maia	300.00		1,012.88
5/29		Cozy Services Lt Whetstone St-D9K8E5C4F6J6 Victor Maia	1,520.94		2,533.82
Ending balance on 5/31					2,533.82
Totals			\$6,619.54	\$5,828.52	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
128	5/27	650.00

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 05/01/2020 - 05/31/2020	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	\$567.88 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$5,119.54 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	17 <input checked="" type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount)

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days.

Transactions occurring after the last business day of the month will be included in your next fee period.

RC/RC


IMPORTANT ACCOUNT INFORMATION

Effective June 20, 2020, we are updating the Funds Availability Policy in our Deposit Account Agreement as follows:



In the "Longer delays may apply" section, when a longer delay applies, we are making the following changes:

- The amount of your deposit that may be available on the first business day after the day of your deposit is increasing from \$200 to \$225.
- We are changing the check deposit amount exception that may lead to a delay of generally no more than seven business days from "You deposit checks totaling more than \$5,000 on any one day" to "You deposit checks totaling more than \$5,525 on any one day."

In the "Special rules for new accounts" section, setting forth special rules that apply during the first 30 days your account is open, we are updating the amounts in the two bullets in the second paragraph from \$5,000 to \$5,525 and from \$200 to \$225 as follows:

- The first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit.
- The excess over \$5,525 and funds from all other check deposits will be available on the seventh business day after the day of your deposit. The first \$225 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.

To provide you with additional flexibility to access accounts, we have increased the daily ATM withdrawal limit on your Wells Fargo Debit, ATM, or EasyPay Card(s) to \$710. Any card that already has a daily ATM withdrawal limit of \$710 or more remains the same. To view your card limits any time, sign on at wellsfargo.com/cardcontrol and click on Open Card Details.



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount

Total	\$ _____

C Add **A** and **B** to calculate the subtotal.

+ \$ _____
= \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount

Total	\$ _____

- \$ _____

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

= \$ _____

General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

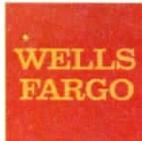
■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Everyday Checking

May 31, 2020 ■ Page 1 of 4



VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)
79 REDWOOD DR
RICHBORO PA 18954-1646

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (345)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Statement period activity summary

Beginning balance on 5/1	\$60.00
Deposits/Additions	1,500.00
Withdrawals/Subtractions	- 310.00
Ending balance on 5/31	\$1,250.00

Account number: [REDACTED] 3728

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 031000503

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/11		Online Transfer From Maia V Everyday Checking xxxxxx2751 Ref #lb084L9H4D on 05/11/20	1,500.00		1,560.00
5/21		Online Transfer to Maia V Everyday Checking xxxxxx2751 Ref #lb0865Cxxh on 05/21/20		300.00	1,260.00
5/29		Monthly Service Fee		10.00	1,250.00
Ending balance on 5/31					1,250.00
Totals			\$1,500.00	\$310.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

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Fee period 05/01/2020 - 05/31/2020	Standard monthly service fee \$10.00	You paid \$10.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	\$60.00 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
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RC/RC



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B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount

Total	\$ _____

C Add **A** and **B** to calculate the subtotal.

+ \$ _____

= \$ _____

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount

Total	\$ _____

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

- \$ _____

= \$ _____

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